

## WILLKIE FARR & GALLAGHER LLP

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July 10, 2013

### VIA FEDERAL EXPRESS AND E-MAIL

Professor Alan O'Neil Sykes  
Robert A. Kindler Professor of Law  
New York University School of Law  
40 Washington Square South, 308A  
New York, NY 10012

Re: *In re Payment Card Interchange Fee and Merchant Discount Antitrust Litigation*,  
No. 105-MD-1720 (JG)(JO)

Dear Professor Sykes:

Pursuant to the Court's Orders dated July 2, 2013 (Dkt. No. 5873) and July 9, 2013 (Dkt. No. 5881), we are enclosing hard copies of the following expert reports that were submitted on behalf of various defendants<sup>1</sup> in the above-referenced litigation:

- October 6, 2008 Declaration of Edward A. Snyder, PhD, Regarding Class Certification
- June 25, 2009 Sur-Reply Declaration of Edward A. Snyder, PhD, Regarding Class Certification
- December 14, 2009 Expert Report of J.T. Atkins

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<sup>1</sup>Collectively, defendants are Bank of America, N.A., BA Merchant Services LLC (f/k/a Defendant National Processing, Inc.), Bank of America Corporation, MBNA America Bank, N.A., Barclays Bank plc (in its individual capacity and as successor in interest to Barclays Financial Corp.), Barclays Bank Delaware, Capital One Bank, (USA), N.A., Capital One F.S.B., Capital One Financial Corporation, Chase Bank USA, N.A., Chase Paymentech Solutions, LLC, JPMorgan Chase Bank, N.A., JPMorgan Chase & Co., Citibank (South Dakota), N.A., Citibank N.A., Citigroup Inc., Citicorp, Fifth Third Bancorp, First National Bank of Omaha, HSBC Finance Corporation, HSBC Bank USA, N.A., HSBC North American Holdings, Inc., HSBC Holdings, plc, HSBC Bank, plc, National City Corporation, National City Bank of Kentucky, SunTrust Banks, Inc., SunTrust Bank, Texas Independent Bancshares, Inc., Wachovia Bank, N.A., Wachovia Corporation, Washington Mutual, Inc., Washington Mutual Bank, Provident National Bank (n/k/a Washington Mutual Card Services, Inc.), Provident Financial Corporation, Wells Fargo & Company, Visa International (f/k/a Visa International Service Association), Visa U.S.A. Inc., Visa Inc., MasterCard Incorporated, and MasterCard International Incorporated.

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- December 14, 2009 Expert Report of Robert M. Daines
- December 14, 2009 Expert Report of Professor Kenneth G. Elzinga
- December 14, 2009 Expert Report of Gregory John Houston
- December 14, 2009 Expert Report of Christopher M. James
- December 14, 2009 Expert Report of Professor Barbara E. Kahn
- December 14, 2009 Expert Report of Dr. Benjamin Klein
- December 14, 2009 Expert Report of Robert E. Litan, PhD
- December 14, 2009 Expert Report of Professor Kevin M. Murphy
- December 14, 2009 Expert Report of Robert H. Topel
- December 14, 2009 Expert Report of William Wecker
- December 14, 2009 Expert Report of Susan E. Woodward
- June 24, 2010 Supplement to Expert Report of Professor Kevin M. Murphy
- August 6, 2010 Sur-Rebuttal Report of Gregory John Houston
- August 6, 2010 Sur-Rebuttal Report of J.T. Atkins

You will note that each of the enclosed reports has been stamped Highly Confidential in accordance with the Fourth Amended Protective Order. If you need copies of any additional information from the record, or if you have questions or need to contact any of defendants' experts, please contact:

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*Counsel for MasterCard Incorporated  
and MasterCard International Incorporated*

Professor Alan O'Neil Sykes

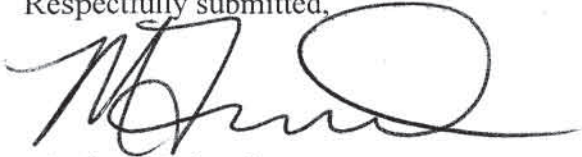
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*Counsel for Visa International (f/k/a Visa International Service Association),  
Visa U.S.A. Inc., and Visa Inc.*

Respectfully submitted,

A handwritten signature in black ink, appearing to read 'M. Freimuth', with a large, stylized loop at the end.

Matthew Freimuth

Enclosures

cc: All Parties via ECF